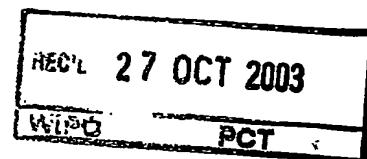


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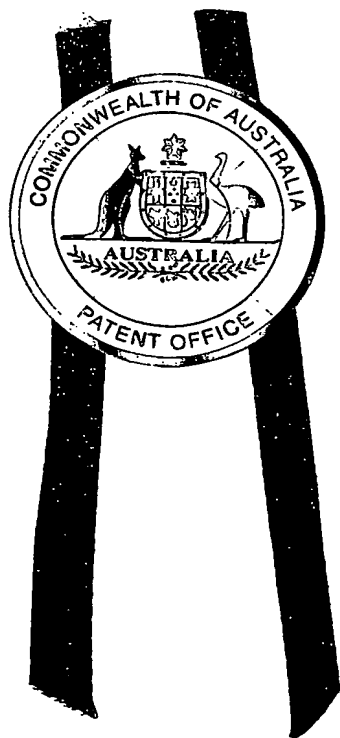


**PRIORITY
DOCUMENT**

SUBMITTED OR TRANSMITTED IN
COMPLIANCE WITH RULE 17.1(a) OR (b)

Patent Office
Canberra

I, JULIE BILLINGSLEY, TEAM LEADER EXAMINATION SUPPORT AND SALES hereby certify that annexed is a true copy of the Provisional specification in connection with Application No.2002951617 for a patent by SEB J MACKINNON and MATTHEW J MULCAHY as filed on 18 September 2002.



WITNESS my hand this
Third day of October 2003

J. Billingsley

JULIE BILLINGSLEY
TEAM LEADER EXAMINATION
SUPPORT AND SALES

AUSTRALIA
PATENTS ACT 1990

COMPLETE SPECIFICATION
STANDARD PATENT

**SYSTEM FOR ORDERING,
TRACKING AND PAYMENT OF
GOODS AND SERVICES
PROCURED FROM NUMEROUS
SOURCES.**

The invention is described in the following statement:

SYSTEM FOR ORDERING, TRACKING AND PAYMENT OF GOODS AND SERVICES PROCURED FROM NUMEROUS SOURCES.

FIELD OF THE INVENTION

This invention relates to the facilitation of computer-based electronic commerce and the application of electronic commerce in improving business efficiencies and solving business problems across several industries.

SUMMARY

The invention is a computer based means of managing and controlling the execution or performance and payment of multiple undocumented supply contracts from a small closed group of individuals or entities procuring from a numerous but closed group of suppliers where the general commodity traded is traded in high numbers with a low number procured from each supplier.

The system manages the following components of the contract including: request, allocation, communication to supplier, response by supplier, proof of performance by supplier, payment of supplier, reporting, reporting to third parties. The system automates a significant portion of the communication between parties during the process.

THE INVENTION

In particular, our system facilitates commerce where a numerous set of suppliers provide a similar product or service to a limited group of purchasers. It does this by managing supply electronically.

It also facilitates commerce where it is seen as impossible to oblige suppliers to adopt electronic methods for communication but where electronic management is desirable. It does this through the document processing centre.

It has another addition in reducing the moral hazard of situations where the ordering party in a transaction is not the paying party such as insurance repairs. It does this through reporting.

Our solution solves problems where a concentration of groups eg. Life Insurers, Employment Agencies needs to attract responses or manage execution or delivery from a wide range of entities such as Medical Practitioners, individual referees, temps or otherwise. We have identified multiple other potential usages.

In general this is useful where the supplying party is outside the usual communications scope of the requiring organisations. This can include casual staff workforces, those who spend a significant or all of their time in the field,

those working from home, locum staff, freelance staff. Such individuals or parties may not have organisational e-mail addresses, may not be on a payroll and may not visit the office.

For instance, casual airline cabin crew may only be 'on-call' and may therefore only appear to work at an airport. They may not have a work e-mail address and their time in an office is limited to entry and exit through the airport on the way to an from an aircraft. In these instances, work management may currently be through timesheets that must be collated by the organisation from each and every aircraft involving enormous organisational complexities, particularly when air routes do not pass near major hubs. For instance, a hostess or steward who works casually between Mildura and Dubbo may never visit headquarters and their timesheets have to change aircraft in Dubbo to Sydney and from there be transferred to the payroll department. In our solution, the onus will be on the member of the cabin crew to gain a signature on their timesheet and forward it themselves to the organisation through any of the agreed means. A similar scenario applies to temporary staff.

It is useful where the determinant of supplier is most usually not price – a factor that differentiates our invention from online or reverse auctions. For instance, the drivers can be geography, expertise, random, individual turn taking, indeed even physical appearance in the case of a modelling or acting agency. It is also helpful where the price is either pre-determined or commoditised such as a price per word for journalists, a pre-agreed rate for models, a standard price per km for couriers or otherwise.

Perhaps the closest prior art to our invention is the modern computer system in taxis. The determinant of the supplier is physical location of the cab, and the price is fixed. However, the job allocation system neither allocates nor measures or manages revenue or trade between the assigning organisation and the driver. In addition, this is a solution particular to the taxi industry that involves entry costs in the form of computer purchase or rental. Our system is designed to eliminate entry costs for participating in a trading field by genericizing response media and using everyday accepted communication media available to the public.

DIFFERENCES FROM SIMILAR PRIOR ART

Our system differs from online auction systems, because in our system, the suppliers are a known and closed group who are not competitively bidding for supply rather than an unknown and open group competing against each other. Our system is appropriately used when the supplier of a good or service is already determined, and the administration of that trade is difficult to manage due to the numerous suppliers.

It also differs in its application – our invention is designed to improve and accelerate process with a secondary goal of cost reduction through efficiencies and standardisation.

In particular, the distinguishing features of our invention include: third party web hosting options, variable payments, online generation of relevant tax invoices, capture of supplier details for further communication, reporting for relationship management, guaranteed immediate payment, all the features associated with the document processing centre, homogenisation of response media into electronic format, the industry wide solution, first time letters and others.

We are aware that in the UK a study was undertaken by a medical software expert to look at ways of communicating between Medical Practitioners and the Life Insurance industry. This has not been implemented, and we were unable to gain access to the private recommendations. Extensive searching of the internet revealed no document, only references to a study. We inquired of the consultants and were referred to the relevant government health department. We do believe, however, that the study focussed on a very unilateral imposition of a single system based on the UK National Health System Data Communication network. Our solution is different to this in that we are not imposing a solution unilaterally as will be displayed further on in this document. In addition, our offering is currently being turned into a live offering by our contracted software developer. To the best of our knowledge, and according to the information provided by the UK consultants, no such system has been put into functionality.

APPLICATIONS OF INVENTION

We have provided four sample flowcharts for potential operation of the system. However, we have also envisaged the following uses for the system:

1. Life Insurance Pathology Requirements
2. Life Insurance Medical Practitioner Report requirements
3. Employment Agency and Employer reference checks
4. Corporate surveys presented to individuals.
5. Market research including media ratings
6. Distribution of small person contractor work, such as translation, couriers, home visits or other work.
7. The management of home based workers.
8. Purchase of agricultural product from small suppliers.
9. General Insurance Repair Requests eg. When an insurer requests a smash repairer local to their insured party to undertake work at their expense.
10. Modelling/Acting agencies
11. Field Staff Management eg. sales visits
12. Locum Staff Management eg. GPs.
13. Air Cabin Crew
14. Freelance Journalists
15. Temporary Staff management for an agency.

BACKGROUND TO INVENTORS

Matthew Mulcahy has been at the Life Insurance Company AMP for around fifteen years and in that time has experienced multiple commercial and financial roles, including as the Finance Relationship Manager and the Outsource Manager for the Customer Service Division. He has extensive expertise in the field of reporting and financial management.

Seb Mackinnon graduated in Economics and Politics from Bristol University in the UK and has worked in the mining and financial services industries in project management, procurement and IT management roles. He currently works alongside Matthew Mulcahy in the Customer Service Commercial Team as a Commercial Contract and Relationship Manager.

BACKGROUND TO INVENTION

The invention arises from difficulties experienced by the inventors in solving business problems at their workplace. The inventors worked at a company that amongst other services offers Life Insurance. The Life Insurance industry across many countries faces problems with the PMAR process. That is the process where a Life Insurer must write to the medical practitioner treating the applicant to receive further information for the purposes of underwriting. Previous efforts at our own employer to improve the situation had failed.

The time taken and the costs of processing these requests for information is significant as the Life Insurance Organisation has to write to thousands of Medical Practitioners a month, await individual invoices prior to payment to avoid withholding tax and then pay those invoices on receipt of the information. In particular, delays by individual Medical Practitioners cause their patients (life insurance applicants) to cancel their Life Insurance applications. Medical Practitioners reportedly place a low priority on 'well patients' and would also be more profitable giving patient consultations. We believe similar problems exist in other industries where there is significant reliance on an individual to supply.

At the time of writing this document, this PMAR process remains a significant time consumer in Life Insurance Organisations. Medical practitioners have little or no incentive to undertake the tests quickly. Their speed of response is slow. Their bills vary from provider to provider. At the minimum there is a two to four day postal cycle as Medical Practitioners would not opt into a fully electronic system to justify its creation by one single company.

There is also moral hazard present where the authority to procure on behalf of a firm is delegated to third parties (in this case financial planners) with limited responsibility for the associated costs. Whilst this hazard cannot be eliminated, we believe that it can be controlled by availability of reporting. This reporting becomes very cost-effective under an automated system.

We therefore developed this solution to solve these specific problems and other similar problems in various industries. We were aware that the solution would be best applied industry wide and so developed the portal concept.

We quickly understood a range of other applications that the combination of a web hosted e-commerce facility combined with a document processing centre could offer in situations where the determinant of supplier is not price, and where the suppliers are multiple and outside the usual communications scope of the purchaser.

The other major impact solution we devised is one for managing temporary staff. This is a solution for managing temporary staff and is principally aimed at employment agencies. However, a company could simply manage temps directly or as a third party with a temp agency being responsible for payment to the individual and on-billing to the ultimate employer.

The system would provide reporting to allow on-billing. Work requirements for certain hours could be created and processed through the hub out to the individual by their preferred communications medium.

Once the temp had completed their work hours, the responsibility would fall on them to ensure that their timesheet was uploaded. They would have the choice to enter it electronically online for quicker payment, or could send it for normal upload. The authority from their ultimate employer would normally be prior to submission. The Document Processing Facility could OCR a normal timesheet and upload it to the correct individual's record (the correct set of purchase orders for hours). This would be visible to the requestor inside the organisation utilising the services of the temp, and they, or the agency could authorise payment at this late stage if required.

Otherwise, payment could be automatic but this would be subject to fraud risks and would need to be monitored. Monitoring would be possible with the reporting generated by the tool.

Reporting would be available: timesheets would be homogenised without obliging staff to utilise any technology they do not wish to or which is not currently normal practice, reporting would be available and the admin involved in temp management would be significantly reduced.

No such employment system exists, which is one reason that employers are forced to use expensive temp staff agencies rather than manage contractors themselves. To date, no system exists that homogenises proof of supply or information fulfilment to avoid obliging suppliers to uptake technology.

The system has usages directly for employment agencies as a management tool; and also for corporates managing contractor workforces. Obviously, the solution is only applicable to large corporates where they undertake the recruitment themselves.

THE PROBLEM

The particular needs we identified were:

- Centralised request mechanism that encompasses multiple requestors and multiple providers across and industry.
- Centralised billing mechanism that consolidates multiple supplier bills and links them into requests.
- Automated billing mechanism to reduce workload of bill payment.
- Automated billing mechanism linked to fulfilment of contract.
- Automated billing mechanism to reduce processing costs for requestors.
- Automated payment trigger system to facilitate credibility and guarantees for suppliers.
- Automated variable performance related payment system to incentivize respondents.
- Opportunity for providers to generate appropriate invoices without turnaround times of invoicing and remittance.
- Electronic communication method to reduce postal turnaround times in terms of request submission and response submission.
- Method to facilitate old technology responses eg. fax and post including partially homogenised presentation to requestors and similar payment systems.
- Facility to pay on creation of report.
- Facility for providers to view all of their outstanding requests and for requestors to review their outstandings.
- Facility for interested third parties to view outstanding requests relating to them.
- Opportunity to feed back results from other corporate third parties into the same system.
- Centralised request register with statistical reporting to allow management of key respondent relationships.
- Need to interact with parties outside organisational communications scope eg. Not on company e-mail, circulation lists, not normally in the office.
- Need for detailed transaction reporting to control moral hazard.

UNOBVIOUSNESS

'PMARs have been a problem for twenty years. We don't see a way to fix them right away, and they could stay a problem for twenty years.'

These words were used in conversation with one of the inventors by a person responsible for that particular component of a Life Insurance Organisation's process.

Inside the life insurance industry, this problem is frequently discussed and the most significant move to improve the problem was merely agreeing a schedule of fees between Life Insurance Companies and the Australian Medical Association, to which most medical practitioners do not adhere.

We have seen how the situation remains a problem in the life insurance industry today despite:

- A study one to two years ago by UK consultants
- Significant efforts across Australian Life Insurance companies
- Focussed attention in the industry
- A comfortable four years of high internet uptake. .

In one Life Insurance Organisation the inventors know, staff have spoken in very general terms about using our future scanning and imaging systems across this area. However, they have missed the fundamental point, which is that medical practitioners require an industry wide solution and they require multiple submission methods.

We believe we can through the combination of multiple technologies.

We have also found synergies in our service. We started off with the concept of using the invention to speed communication in one-to-many purchasing relationships. We then came upon the concept of automated payments, then the concept of guaranteed payments, then variable payments to incentivise suppliers that are managed automatically.

One feature of unobviousness is the fact that our invention solves problems addressing multiple industries without being dependent on any adoption of new technology or principles by the suppliers involved. Whilst the need for communication between Medical Practitioners and the Life Insurance industry has been discussed and documented, no solution of which we are aware has ever been so easily deployable and allowed late adopters to continue to use old technologies or had any of our value adds such as triggered payment or service bonuses in payment. PMAR reports have been a perennial problem for the Life Insurance industry and remained unsolved until our invention. In particular, technology innovators, and e-commerce experts assigned to deliver a solution have not devised this invention.

In prior art, this solution would not have been visible on its own: scanning does not lead to this solution without e-commerce or without industry wide solutions and nor does it offer multiple channels of communication on its own. To combine the prior arts of e-commerce, scanning, multiple communication channels, web database hosting required multiple stages in our thinking. The potential for guaranteed payments is an unforeseen advantage, and we believe we have also identified and solved an unrecognised problem in the recruitment industry. Over recent years, service speed expectations have improved to the point where the 'reference phase' of a recruitment process remains a significant barrier to achieving quick results without sacrificing quality and using telephone references etc. Our solution allows the industry to reinstate the old quality of written results and still match current speed expectations.

Our commercial models show this to be a commercially viable opportunity, particularly when deployed across wider industries. That is why we have proceeded to patent phase.

DRAWINGS

Seven drawings are attached:

- Fig 1. System interaction flowchart
- Fig 2. Sample process for PMAR
- Fig 3. Sample process for paramedical and pathology
- Fig 4. Sample process for employment reference.
- Fig 5. Sample database scheme
- Fig 6. Sample process for temporary/contractor staff management
- Fig 7. Sample Screens for combined paramedical/PMAR solution.

DETAIL SOLUTION

At the heart of the solution lies a web, internet and database based request and response processing, presentation and payment hub.

The first and most fundamental step is the creation of the root database. This database system will manage all of the requests/orders and fulfilments. Multiple schemas may be required within the central server assembly to handle different types of request, but the generic solution remains the same as shown in figure 1. The database is called the Hub in the diagram.

The root database must have a web and internet enabled front end to allow access and administration by authorised parties.

In one form of our system, all requests are generated on to the hub through the internet. Multiple interfaces can be created to be company specific, and to allow varying levels of ownership and security.

In Figure 1, the bold lines indicate interaction with the hub, whereas the narrow lines do not involve interaction with the hub.

In the diagram, a request or order may be processed onto the system by any of the following parties: Intermediaries or third parties authorised by the system subscriber such as financial planners, sub-contractors etc. These requests are shown by R4 and R5. A final consumer is not shown creating orders in Figure 1, but this is possible. For now, we have shown r1, r2, r5 and r4 as not involving interaction. They display that a consumer may contact the system subscriber directly or indirectly. Although the requests may come from parties requesting through different system subscriber accounts (eg Consumer 2 is through Corporate Entity A whereas Consumer 4 is through Corporate Entity b), the requests may exist within the same database schema and be differentiated at the later stage by, for example, the template on the communication to the respondent, or through the interface presented to the requesting party. Indeed, some intermediaries may generate requests through different interfaces on behalf of different system subscribers, but those requests may exist in the same database and may indeed be viewed through a single interface.

The system subscriber, normally a corporate entity as shown by Corporate Entity A or Corporate Entity B can set up their own internal chains of command and access routing and regulations. In Figure 1, we have shown system subscribers (Corporate Entity) comprising two teams each (Teams A&B and Teams C&D). Within those teams are Persons A-H. The corporate may choose to have additional levels or responsibility, visibility and ownership. The requesting entity may enter the details of the supplier and also create visibility and tracking rules for other third parties such as Consumer 1 whose visibility is indicated by V1. The requesting entity should create visibility rules and assign access controls to the authorised third party.

Those ownership rules may be set up within the database. Automatic visibility rules may be created to allow V2, V3, V4 and V5 to exist. Respondent/Executor 1 should be able to view outstanding requests through V6.

The Hub is then responsible for communication the order or request to the supplying party by whatever is the most appropriate means, also depending on internal rules. Normally, the hub will send normal mail to unknown suppliers, and will communicate electronically or by fax with known suppliers. At predefined times, the Hub will output a print file to an internal or external print facility where outbound mail is concerned. Otherwise it may send a fax via a fax server or an e-mail directly to the concerned supplier. Those communications are depicted as R8, R9 and R10 in the diagram. These are requests or orders being sent to Respondents/Executors 1-3.

In one form of the invention, we will enclose a brochure explaining the system when we send our requests out.

The respondents/executors will have a choice of how to respond. Where an action is undertaken, the response may be, for example, a scanned signature document where couriers are concerned. In the PMAR system it will be responses to questions. In the reference system it will be a reference. For casual airline staff, it may be the equivalent to a time sheet stating the dates and times of an encounter. The response may either contain information or serve as proof of execution acceptable to the system subscriber. In this form of the invention, Respond/Executors may respond live over the internet eg. S1, S2. They could also send a template e-mail within S1 and S2. If they opt to respond by normal mail or by fax, their communications will be s1, s2, and s3 which pass through the Document Processing Facility (Docproc). In the Docproc, their responses are processed and relevant data or images uploaded into the Hub (S5). The Document Processing Facility is also critical to our solution as it allows receipt of communication through any standard medium. The document processing facility may be an outsourced scanning bureau service.

At the point of S1, S2 or S5, payment may automatically be triggered. Using s1, s2, or s3; we will request the respondent to preface any response with a standard template that captures the required data and also serves as a taxation invoice for local taxation purposes. In S1 and S2, the tax invoice may be generated live online. If S1 and S2 occur by e-mail, a template e-mail must be used, but that e-mail need not go through the Document Processing Facility. Once the responses are processed, they will become visible to the requesting party, and a notification may be sent. The communications processed through the document processing centre may be homogenised for presentation to the requesting party through a standard interface.

Once the response has been processed, as per agreed timetables, payment may be executed either directly by the system subscriber (P1 or P2) or via the Hub system through P3 and P4. By automating payments, we are able to

provide a consolidated report to the system subscriber rather than requiring to reconcile requests to invoices on a one by one basis.

Payment may vary in accordance with service levels set. For instance, an additional fee may be payable depending on the time between request and response, or on the time between different events within the response or through a host of other methods. The system will capture those payments.

Organisations requiring integration may have this facility through the use of XML or another generic facility.

UNIQUE FEATURES OF THE SYSTEM CLAIMED BY BESMAT

1. The system can be provided by third parties offering an industry wide service, or hosted by individual entities.
2. The entire request and response system is managed by an internet or web linked computer system to include a database or workflow system as the primary engine.
3. The computer system has a web based graphical user interface
4. The computer system has the facility to upload and convert documents from other formats such as postal and fax into the computerised system.
5. In one form of the invention, access to the system is granted initially to nominated individuals under the umbrella of a large entity.
6. In one form of the invention, those requesting individuals are able to generate requests for information or performance, such as requests for answers, requests for survey responses, requests for references, a request to undertake an informal parcel pick-up or otherwise.
7. In one form of the invention, those requesting individuals generate these requests through our invention or load those requests into our invention through an alternative method.
8. In one form of the invention, the interface which those individuals use to generate requests may be tailored for their employer, or for the purposes of the request, even if the provider of our invention operates a common facility.
9. In one form of the invention, the requestors select the appropriate supplier(s) for the information required, such as Medical Practitioners, referees or survey participants or they use an allocation engine/algorithm to allocate the request.
10. The request is then forwarded to the appropriate supplier by the most efficient means dependent on available contact information.
11. In one form of the invention, the requestor has the opportunity to append any relevant documents to their request, such as authorities; including hard copies, digital documents or scanned or faxed documents.
12. In one form of the invention, if insufficient electronic address data or authorities are held, then the system also offers the opportunity to make that request to the supplier by fax or in writing.
13. The requestor is able to create third party visibility access using rules initially constructed in the system, or using rules created on generating the request or at any other time in the contract process. For instance, in one form of the invention, a Life Insurance applicant's financial planner may have limited access to the process subject to entry of only a planner number; or an applicant for an employment position may need to have a username and password generated to create their access to the processing of their references.
14. In one form of the invention, these access rules can be configured dependent on requirements. The system may also offer consolidated

- viewing for, say, financial planners who may have many applicants with several requests outstanding to multiple general practitioners.
15. The requestor, and/or the entity to which the requestor belongs will have management reporting tools built into the system to allow them also to view the status of the requests they have generated.
 16. In one form of the invention, should a written communication be required to the supplier, where appropriate, templates may be sent to capture relevant contact information for future electronic information. Eg. accompanying the request may be a form to complete with e-mail addresses and fax numbers that can be used in the future.
 17. The capture of the information received may be limited to any level of users of the system: for instance the same address may be propagated to only a limited group of users or to a whole corporate or across the user base of the system.
 18. Accompanying any request may be attached the terms and conditions of the trade, including any reply related bonuses and fee schedules.
 19. In one form of the invention, the respondent will be able to submit their response by any method, such as internet, fax or post. Their response may, for example, be proof of execution such as a parcel slip; it may be a response such as a medical report or a reference, or it may be any other response to signal completion or partial completion of the contract.
 20. The system allows facilities to manage partial completion.
 21. In one form of the invention, a covering template will be included for postal responses to allow that response to be most effectively processed on its return.
 22. In one form of the invention, The respondent will have the opportunity in their response to stipulate payment details. This might include a BSB Number and Account Number, or an address to which a cheque should be mailed.
 23. Responses submitted electronically will be availed to the relevant entity, team or individual in a format that may vary and to a timing that may vary.
 24. Responses submitted through other means will be uploaded into the system and availed for viewing to the relevant entity. For instance, a written response may be scanned into the system for viewing by the requesting individual or requesting entity.
 25. Those responses will be viewed electronically, although they may be printed or otherwise manipulated.
 26. The responses will be presented in a managed format for ease of use by the requestor.
 27. In one form of the invention, payment may be initiated in the background.

28. Where the response is not purely information, the system may still be used to manage requests and payment, including use of a ticket based system eg. couriers completing a job upload the signed delivery slip to trigger payment.
29. In one form of the invention, the system will measure time from request to response and will have the facility to make time related bonus payments.
30. In one form of the invention, the system will measure volume or characteristics and will have the facility to make characteristic related bonus payments eg. number of words, number of pages, quality characteristics etc.
31. In one form of the invention, the payment may follow predefined rules. In other forms, the payment amount may be defined by the supplier or by a combination of pre-defined rules and a supplier choice.
32. In one form of the invention, the system will have the ability to allow the respondent to enter their own fee. For instance, a specialist may wish to enter their own labour charge which would be unknown to the life insurance company.
33. Where appropriate, responses may also be configured to allow viewing by third parties. For instance, the Life Insurance may require pathology tests to be completed and may choose to avail those to the applicant's Medical Practitioner.
34. In one form of the invention, various methods are used to homogenise multiple communication media for proof of supply or information fulfilment into electronic format, be that an attachment or live database data.

FIGURE 1 – CONCEPTUAL FLOWCHART

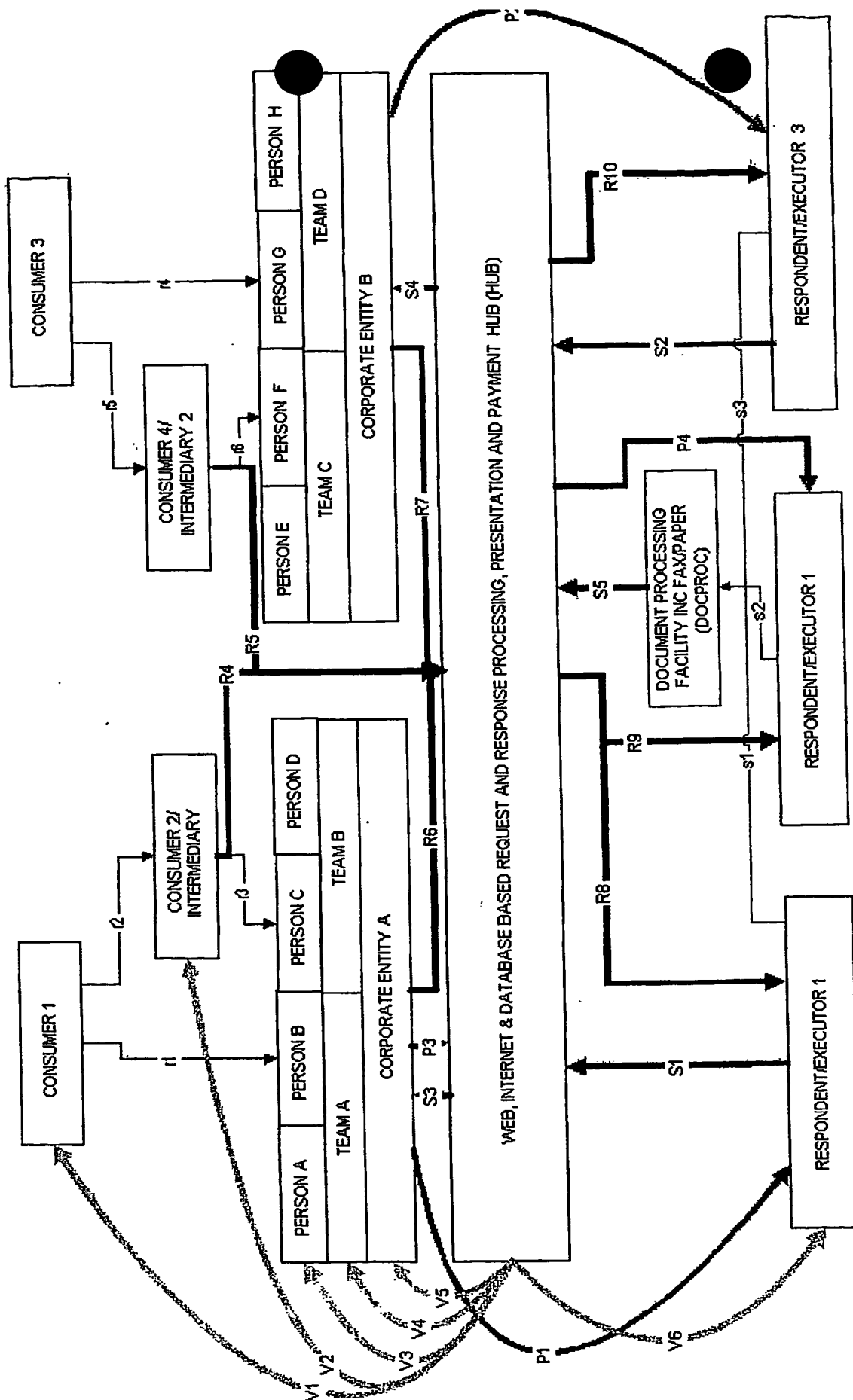


FIGURE 2 – Sample Process for PMAR

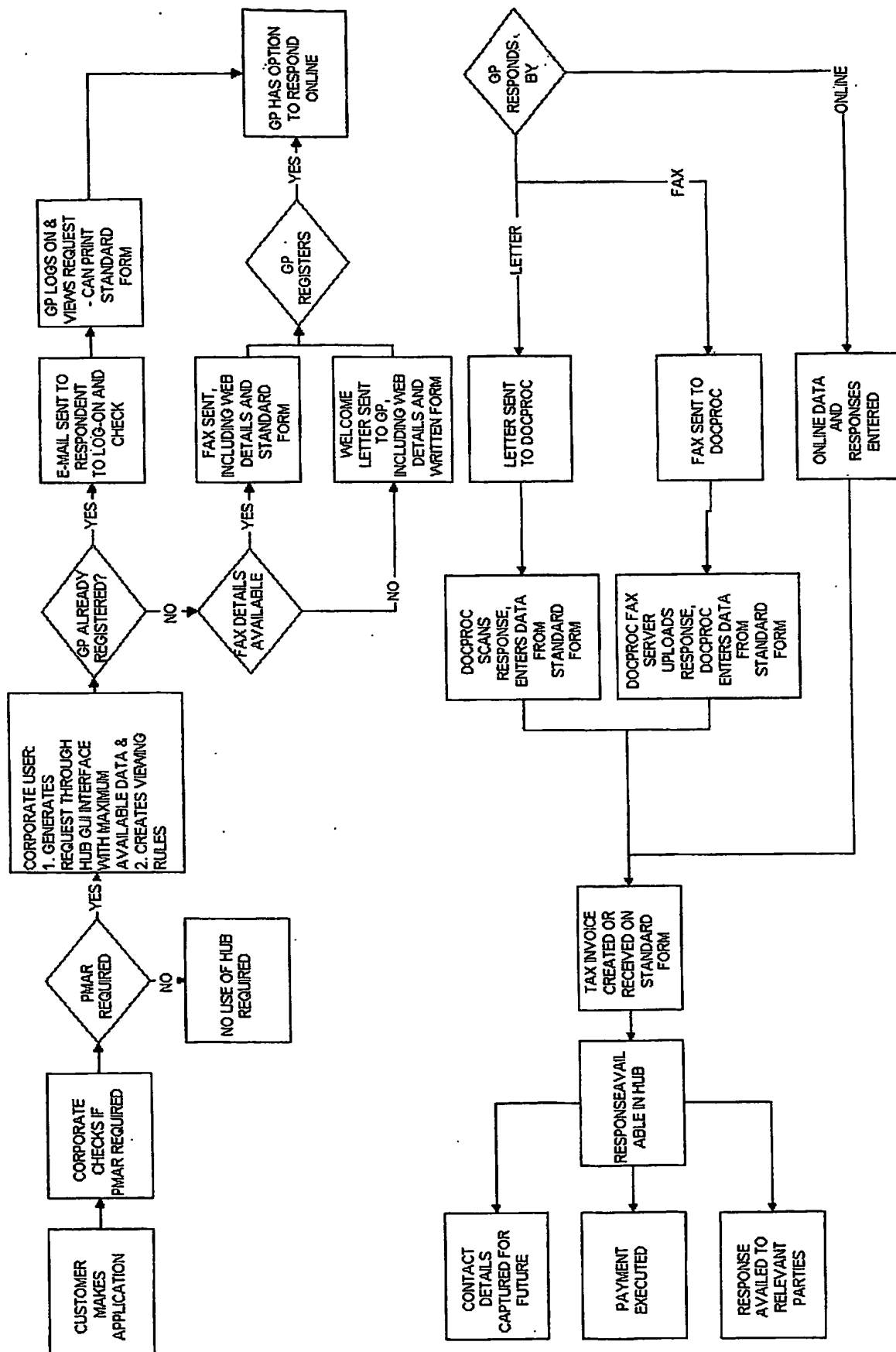


FIGURE 3 – SAMPLE PROCESS FOR PARAMEDICALS AND PATHOLOGY

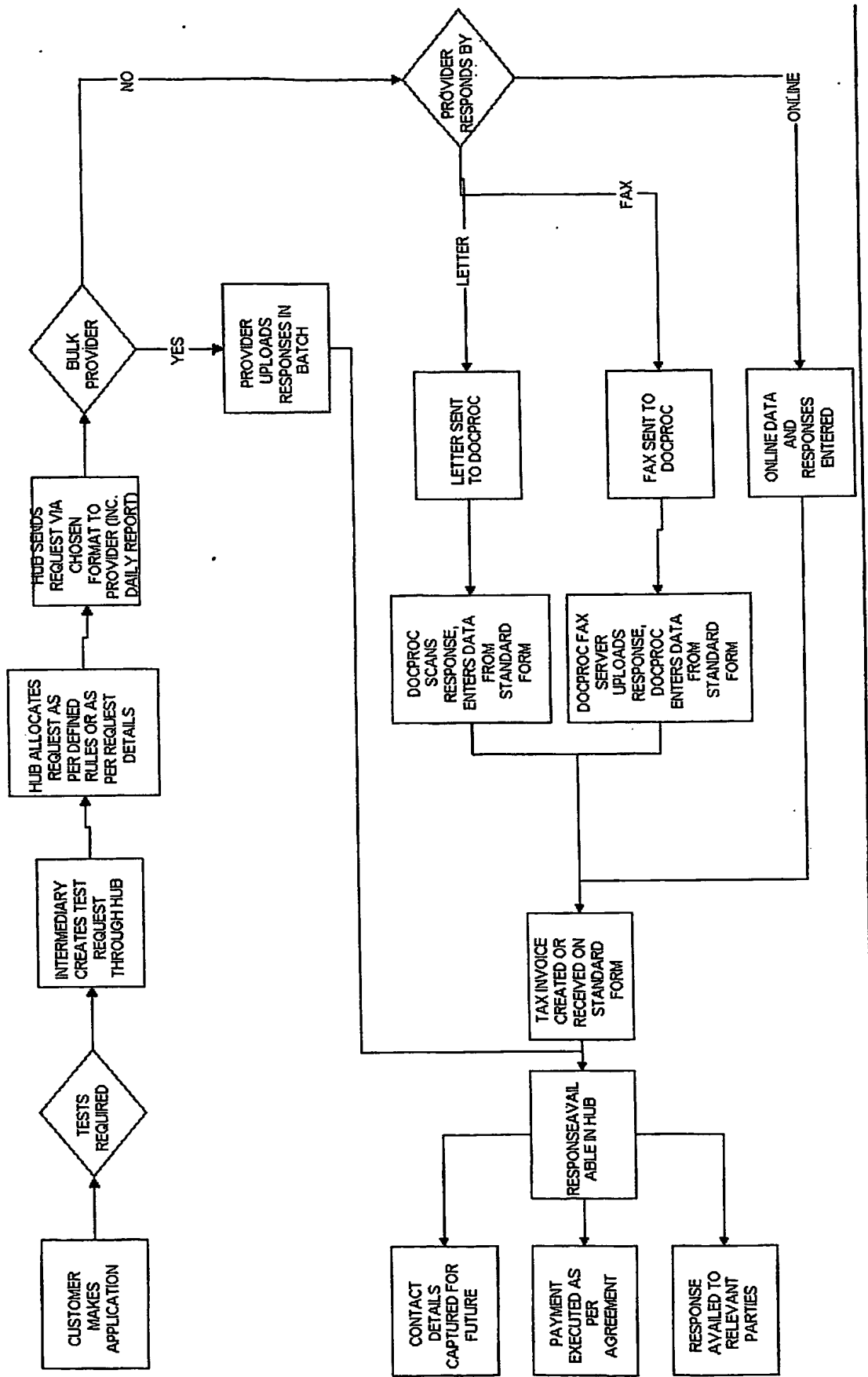


FIGURE 4 – SAMPLE PROCESS FOR EMPLOYMENT REFERENCE

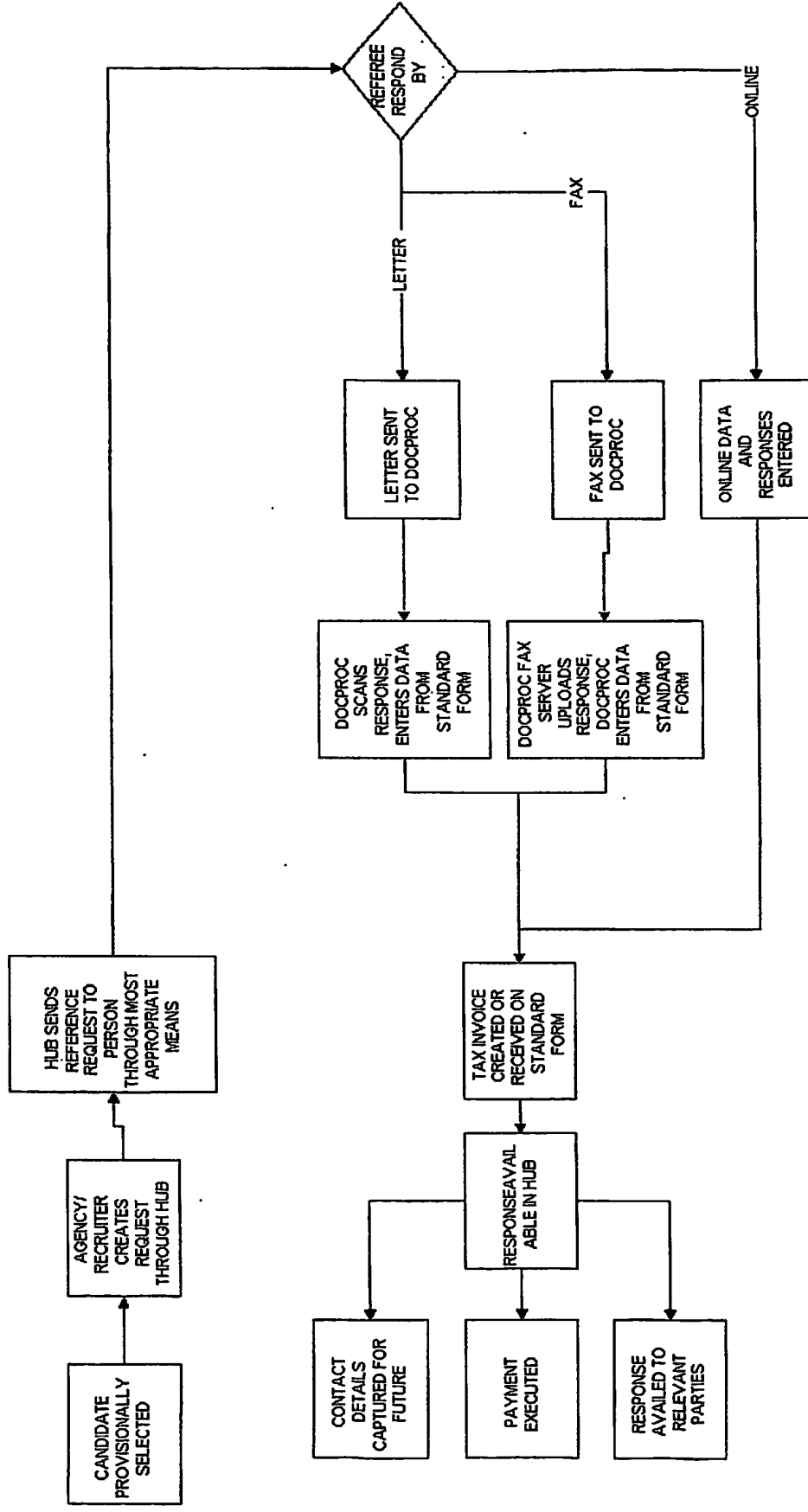
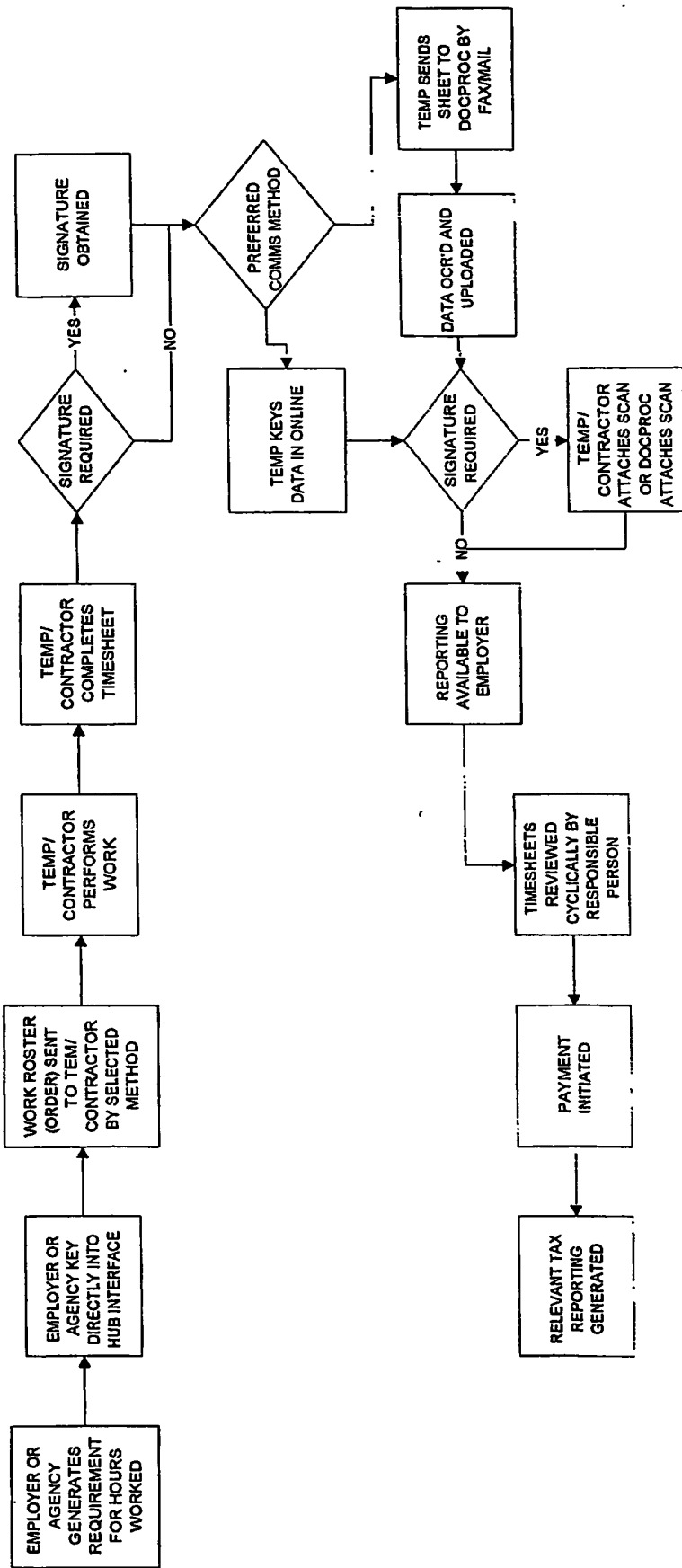


FIG. 5 – SAMPLE PROCESS FOR TEMPORARY/CONTRACTOR MANAGEMENT



[illegible]



SecureE-Comm Medinsure

ADVERT

LOGON

Welcome to SecureE-Comm Medinsure. To log on, please enter either

Username

Password

Or

12 Digit Pin

(From your welcome letter)

About Besmat

About SecurE-Comm

About Medinsure

I'm New - Help

Contact Besmat



SecurE-Comm Medinsure

ADVERT

REGISTRATION

☒ FINANCIAL

PLANNER

Please Enter Your
Planner Numbers

AM

1234

CommBank/Colonial

1234

ANZ/ING

1234

Westpac

1234

NAB/MLC

1234

☒ MEDICAL

PRACTITIONER

Please Enter Your
Details

Practitioner Number

1234

Field of Speciality

1234

LAST NAME

Mackinnon

FIRST NAME

Sebastian

ADDRESS 1

51 Newington Boulevard

ADDRESS 2

Olympic Village

SUBURB

Newington

STATE

NSW

POSTCODE

2127

TELEPHONE

(02) 9748 7171

FAX

(02) 9475 0700

E-MAIL

S_Mackinnon@compuserve.com

Please Select A Username and Password

USERNAME

S_Mackinnon@compuserve.com

PASSWORD

BESMAT

Please indicate your preferred method for
contact

☒ E-MAIL

☒ FAX

☒ LETTER

REGISTRATION
COMPLETE

About Besmat

About SecurE-Comm

About Medinsure

I'm New - Help

Contact Besmat



SecureE-Comm Medinsure

ADVERTISING

CORPORATE USER SWITCH

PERSONAL

OUTSTANDINGS

Mackinnon, Sebastian
Mulcahy, Matthew
Mimano, Joshua

PMAR

PARAMEDICAL/PATH

USER Mackinnon,
Sebastian

Welcome Back.

You have X unviewed PMAR results

VIEW

You have X unviewed Paramedical/Path results

VIEW

Your team has received X Paramedical/Path test
Requested by planners.

VIEW

CREATE PARAMEDICAL/PATH REQUEST

CREATE PMAR REQUEST

VIEW HISTORY

MANAGE USER RIGHTS

You need to action X non-standard payments

VIEW



GROUP

OUTSTANDINGS

Mackinnon, Sebastian
Himmehoch, P
Mulcahy, Matthew
Smith, Joseph P
Mimano, Joshua

PMAR

PARAMEDICAL/PATH

About Besmat

About SecurE-Comm

About Medinsure

I'm New - Help

Contact Besmat



SecureE-Comm Medinsure



CORPORATE ADMIN

MEMBERS



TEAMS

VIEW ALL

New South Wales

Victoria

Queensland

Tasmania

Western Australia

Northern Territory

ACT

CREATE NEW USER

OR CLICK A MEMBER ON THE RIGHT TO EDIT OR DELETE

LAST NAME

Hill

FRST NAME

Phillip

TEAM

New South Wales

☒ TEAM ADMIN

☐ COMPANY ADMIN

CREATE NEW TEAM

OR CLICK A TEAM ON THE LEFT TO EDIT OR DELETE

TEAM NAME

New Zealand

DELETE TEAM

RETURN TO SWITCH

About Besmat

About SecurE-Comm

About Medinsure

I'm New - Help

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SecurE-Comm Medinsure



CREATE PARAMED

TESTS

- ☐ MBA 20
- ☐ HIV
- ☐ Hepatitis B Ag
- ☐ Hepatitis C Ab
- ☐ Full Blood
- ☐ Paramedical
- ☐ Ext. Paramedical

LAST NAME *Mackinnon*

FIRST NAME *Sebastian*

ADDRESS 1 *51 Newington Boulevard*

ADDRESS 2 *Olympic Village*

SUBURB *Newington*

STATE *NSW*

POSTCODE *2127*

TELEPHONE *(02) 9748 7171*

FAX *(02) 9475 0700*

E-MAIL *S_Mackinnon@compuserve.com*

AGE *27*

SUM INSURED

AUTOSELECT

PLANNER

RESULTS TO:



A Member of Company



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ADVERTISING

CREATE PMAR



PRACTITIONER

TITLE

LAST NAME

FIRST NAME

ADDRESS 1

ADDRESS 2

SUBURB

STATE

POSTCODE

TELEPHONE

FAX

E-MAIL

REGISTRATION
COMPLETE

Please indicate your preferred method for
contact ☒ E-MAIL ☒ FAX ☒ LETTER

APPLICANT NAME

APPLICANT DOB

CONTINUED

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CREATE PMAR (CONT)



QUESTION 1

Tell us about his fast pulse

QUESTION 2

IS he capable of working hard?



BROWSE...

ATTACH

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PLANNER USER SWITCH

PHAR

OUTSTANDINGS



Mackinnon, Sebastian J



Mulcahy, Matthew

Mimano, Joshua



USER Planner, John The

CREATE PARAMEDICAL/PATH REQUEST

VIEW HISTORY

PARAMED/PATH

OUTSTANDINGS



Mackinnon, Sebastian J



Mulcahy, Matthew

Mimano, Joshua

RECENT COMPLETIONS



Himmelhoch, Peter

Smith, My Mate

ING

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ADVERT

VIEW SUMMARY

| APPLICANT NAME | DATE REQUESTED | STATE | PRACTITIONER | REQUESTED BY | MARK AS VIEWED | PLANNER NAME |
|------------------------|----------------|-------|--------------|--------------|----------------|--------------|
| Mackinnon, Sebastian J | | | | | | |
| Mulcahy, Matthew | | | | | | |
| Mimano, Joshua | | | | | | |

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ADVERT

VIEW PMAR DETAILS

APPLICANT

Unwell, Mr Very

QUESTION 1

Tell us about his fast pulse

It goes fast and he is definitely not in a state to travel

QUESTION 2

IS he capable of working hard?

Yes, so long as he is given his pills

VIEW
ATTACHMENTS

PRINT RESULTS

COMPLETE
PAYMENT

FEE \$110

BONUS \$30

TOTAL \$140

X Days
Turnaround

HOLD PAYMENT

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ADVERTISEMENT

ENTER PAYMENT DETAILS

AMP Payment
Standards are:

☒ EFT

BSB
ACCOUNT No.
A/C NAME

☒ CHEQUE

ADDRESS 1
ADDRESS 2
SUBURB
STATE
POSTCODE

HOURS WORKED

FEE

BONUS

Your requested fee is outside AMP's standards for this type of request based on the number of hours worked.

OR (Your number of hours worked is outside the usual number of hours taken for this type of request.

You can choose to either refine your payment to within the norms or send a Request For Payment to AMP. Your fulfilment will not be released until you are paid.

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SEARCH BAR

RESULTS PAGE WITH

Olympic Village

Newington

NSW

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ADVERTISING

MED USER SWITCH

OUTSTANDING PMAR

Mackinnon, Sebastian

Mulcahy, Matthew

Mimano, Joshua

USER Heartman, Dr

Welcome Back.

You have X outstanding PMAR request

[VIEW](#)

[VIEW HISTORY](#)

RESULTS IN

Mackinnon, Sebastian

Himmehoch, P

Mulcahy, Matthew

Smith, Joseph P

Mimano, Joshua

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LAB USER SWITCH

OUTSTANDING
PARAMED/PATHS

AMP non, Sebastian

Mulcahy, Matthew

Mingano, Joshua

USER Lifescreen, Mrs M

Welcome Back.

You have X outstanding requests

VIEW

MANAGE USER RIGHTS

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QUESTION 1

Tell us about his fast pulse

Freetext Box

QUESTION 2

IS he capable of working hard?



BROWSE...

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LAB ADMIN

TEAMS

VIEW ALL

New South WalesVictoriaQueenslandTasmaniaWestern AustraliaNorthern TerritoryACT

MEMBERS

CREATE NEW USER

OR CLICK A MEMBER ON THE RIGHT TO EDIT OR DELETE

LAST NAME HillFRST NAME PhillipTEAM New South WalesTELEPHONE (02) 9748 7171FAX (02) 9475 0700E-MAIL Hearts@hospitals.com.au

POSTCODE

Hill

ES

☒ COMPANY ADMIN☒ TEAM ADMIN

Please indicate your preferred method for contact

☒ E-MAIL☒ LETTER☒ FAX

CREATE NEW TEAM

OR CLICK A TEAM ON THE LEFT TO EDIT OR DELETE

TEAM NAME

New Zealand

RETURN TO SWITCH

DELETE TEAM

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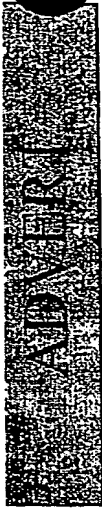
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MANAGE LABS

| APPLICANT NAME | DATE REQUESTED | POSTCODE | ASSIGN | REQUESTED BY | CLICK TO FULFIL | PLANNER NAME |
|------------------------|----------------|----------|--------------------------------|--------------|-----------------|--------------|
| Mackinnon, Sebastian J | | | <input type="text" value="1"/> | | | |
| Mulcahy, Matthew | | | | | | |
| Mimano, Joshua | | | | | | |

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SYSTEM OPERATION

SAMPLE PROCESS FOR PMAR REPORT (Figure 2)

In this instance, a Customer makes an application. This is depicted by Consumer 2 or Consumer 3 in Figure 1. The PMAR process is currently not visible to intermediaries or financial planners. The Corporate Entity will determine if a PMAR check is required based on the data they hold. If a PMAR is required, the relevant person or team within the corporate entity will generate a request through the GUI interface with maximum available data such as medical practitioner name and address. The requestor will also create viewing rules – perhaps permitting the applicant's financial planner to view the application (V2) or indeed the consumer (V1). In the case of the PMAR, the consumer and intermediary would be able to view progress, but not the content of the response. Once the request is processed, if the system knows that the medical practitioner is registered and has permitted electronic communication, they will be sent a notification to log on. When they log on, they will view all of their pending requests and will be able to respond online. If they have not registered, but a fax number is available, the medical practitioner may be sent a fax including the standard cover sheet. If no fax is available, they may be sent a welcome letter. If the practitioner is not registered, a special pincode will be sent, allowing them to register. Once registered, they will have the opportunity to respond live online, or to respond by fax or letter. Relevant data will be captured on the cover sheet if they respond by fax or letter; or will be captured live online. The moment their submission is received within the Hub, the practitioner may be paid based on data they have provided. If their document is faxed or sent, it will pass through the document processing facility which will capture the relevant data for input and will present an image of the response to the Hub for subsequent presentation to authorised viewers. A tax invoice will be created or finalised, and the response will be available to the Corporate Entity for completion of underwriting.

SAMPLE PROCESS FOR PARAMEDICAL OR PATHOLOGY REQUESTS (FIGURE 3)

In this instance, tests should usually be requested by the intermediary (Consumer2/Intermediary in Figure 1). However, the corporate entity will be able to make the request if appropriate. The requestor will create the request as per the database. In this instance, the field of providers is more limited than the field of medical practitioners but still wide. If a corporate entity has a preferred supplier arrangement in place, then the principal value added by the system will be the electronic processing of invoices and payment. The Hub will allocate the request to a supplier as per pre-defined rules, overrideable by the requestor. If the provider is a bulk provider, such as a preferred supplier of paramedical and pathology services, then the requests may be uploaded in batch. If not, the responses may be provided online, or again via the Document Processing Centre. Responses may also be uploaded in bulk through systems integration. The rest of the process is consistent, although, for instance, viewing permission may be created for the applicants own personal doctor to see their blood test results. This would be an additional viewing relationship.

SAMPLE PROCESS FOR EMPLOYMENT REFERENCE (FIGURE 4)

In this instance, once a candidate for a vacant position is provisionally selected, their potential employer will enter the details of their nominated referees into the Hub system. The hub will then automatically communicate with the nominated referee through the most appropriate method, including offering incentives where appropriate. The referee will respond either directly to the Hub online using the same pre-assigned PIN code system, or will respond through the Document Processing Centre. They can then be paid of sums are payable.

The advantages of the system to recruiters are numerous. For instance, the time spent processing references in their office will be diminished. Instead of being processed by the relevant consultant, they can be delegated to a person of lesser skills, and the time devoted will be reduced. In addition, positions will be filled significantly more quickly, leading to improved cash flow.

SAMPLE PROCESS FOR TEMPORARY/CONTRACTOR STAFF MANAGEMENT

In this instance, the request for performance of work by a temp or contractor and the relevant performance and payment is managed by the system.

In the first instance, the relevant work request or roster is entered into the hub (although an abbreviated service may not require this stage of the process). This creates a requirement record, which is the first step in the control process. Although the roster may be entered, it may also be uploaded directly

from a resource management program via XML. The roster is then sent to the temp or contractor by their chosen communication method. The temp or contractor performs the work, or a portion of it, and prepares their timesheet. If a signature is required on the timesheet (placing the onus on a single authority to check for signatures), the document must be signed. If signatures are not required, then the onus will largely be on the cost centre owner to monitor reporting and possible, if desired, pre-authorise individual payments. The temp or contractor may then choose to either post their document, fax it or enter it live online. If they enter it online, they may or may not (subject to the security requirements of the employer) be required to also upload a scanned copy of their timesheet. If the document is send to the Document Processing Centre, then the document is OCR'd and uploaded automatically.

Once the data has been uploaded, the reporting is available to the employer, who may be required to authorise payment. Otherwise, a nominated authority may be responsible for verifying signatures, or mere spot-checking of reporting may be sufficient. Payment is then initiated, and automatic reporting generated ongoing for taxation purposes.

SAMPLE DATABASE DATA FLOW DESCRIPTIONS

PROCESS OF CREATING A PMAR REQUEST IN DATA TERMS

1. Person Working for a Corporate logs-in. They are identified through **tblUsers** which also gives them a Team through **tblTeam** so that some information may, depending on predetermined rules, be viewed team by team rather than person by person. A screen must exist to alter, delete or add users and teams. The control of viewability may require another few fields in **tblRequirements** and use of the table **tblFunctionRights** to determine whether a whole team or just the individual has viewing rights. The user works for a company in **tblCompany**. When that user logs on, to some extent their user interface will depend on the company they work for.
2. That person then creates a request. The request can be mixed Paramed/Path and PMAR or just one. This example is about PMARs which are sent to the applicants GP. The User creates a requirement through **tblRequirements**. That requirement is an overarching document which relates to the individual identified in **tblPatients**. That may include details of their employer in **tblEmployers**. (multiple requirements can exist for one patient). The request also contains questions for the doctor in **tblQuestions**. The doctor can answer them in the **Response** field of **tblQuestions**. At the same time, the user creates temporary viewing (tracking) rights in **tblTempUserViewRights** and **tblTempUsers** for either the planner or for the applicant. There may be a need to restrict viewing through reference to the function table if complex rules are involved. For instance, the applicant would not be expected to have access to their blood results. The user then enters the details of the Medical Practitioner concerned to be referred to in **tblMedPract**.
3. **tblMedPract** has additional table **tblMedPractRank** to identify the types of medical practitioner such as GP, Neurologist, Dermatologist, Endocrinologist, Haematologist, Oncologist etc, referred to by a foreign key field in **tblMedPract**. This will be used to determine standard pricing set up in **tblPaymentStandards**.
4. The system will identify which communication media are available for that Medical Practitioner and if they have registered or not, and send the request to the Medical Practitioner through the appropriate media. This may include the export of a table to a mail facility. Status must be trackable at all times. If the Medical Practitioner is only reachable in writing, they will be sent documentation encouraging them to register for this service through the use of a pre-assigned 12 digit first time access number which then merely sets up a password for them and allows them to view all outstanding request.
5. The Medical Practitioner may either enter the responses online directly into the **tblQuestions** table or he/she may fax or send a normal document

which is uploaded by the document processing facility into **tblDocos**. The Medical Practitioner also either enters their payment details directly into **tblBankAccounts** or this information is keyed by the document processing facility into the same table based on fields in the standard form. If the doctor sends results, a cover sheet will be provided which contains standard fields for data entry, indexing and also functions as a tax invoice.

6. The tax invoice, and the payment fields in the main table will suggest standard prices dependent on those contained in **tblPaymentStandards**, which are unique to each corporate user. The medical practitioner may alter the values on the fly if they deem themselves to be worth a greater amount. .
7. When the document is uploaded or the data entry completed, payment is triggered automatically, along with any bonuses contained in **tblBonus**. If done over the web, a tax invoice will be generated.
8. Archiving must take place to a mirror set of tables once payment is made. In addition, reporting must be generated for the company users.

PROCESS FOR PARAMEDS

1. A paramedical or pathology request may be ordered by either a Company User from **tblUsers** or by a Financial Planner from **tblPlanners**.
2. The same requirement data is captured as for a PMAR. Visibility may be extended to the Financial Planner through **tblRequirements** if the request is being made by a corporate user from **tblUsers**. Except in this instance, the details of which tests are required are entered into **tblPathTests**. This table uses standard tests from the **tblBloods** table which has for instance, a row for LDL, one for MBA, one for Hep C and so on. A selected set of tests are created within that requirement, including a paramedical which will be a row item in **tblBloods**.
3. Those tests are assigned to a pathology office. Either by default using pre-assigned rules per company eg on a preferred supplier basis, or by the User or Planner. That Path Office is in **tblPathOffice**. The parent company is in **tblPathologists**. For instance, the test may be assigned to an office in Sydney or Melbourne. This is necessary for billing purposes.
4. That data is then forwarded to the Path Office for their viewing online, possibly with an e-mail alert. A batch download may be availed through systems integration.
5. The pathologist takes the tests, and the results are either entered live online into **tblPathTests** or in batch in the background to the same table.

6. A cue is sent to the User or The Team that is relevant as pre-defined. For instance, although a planner has requested the test, one company might prefer (as would AMP probably) that it is immediately viewable by the Underwriting Team. When viewed, the results should be displayed against the standard acceptable ranges from **tblStandards**. This can vary from company to company, but allows very quick checking. The Blood Prices are also pre-assigned in **tblBloodPrices** for preferred supplier type agreements or they can vary. Payment can be immediate or deferred.

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